

IN RE:

Case No. 14-32068

Johnson, Robert Ray

Chapter 13

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 4,500.00

Prior to the filing of this statement I have received \$ _____

Balance Due \$ 4,500.00

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]

See fee disclosure filed herewith

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
See fee disclosure filed herewith

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

January 6, 2015

Date

/s/ William S. Gardner

William S. Gardner 32684
Gardner Law Offices, PLLC
320-1 E. Graham St.
Shelby, NC 28150-0000
(704) 600-6113 Fax: (888) 870-1644
billgardner@gardnerlawoffices.com

Debtor(s) Johnson, Robert Ray

**DISCLOSURE TO DEBTOR OF ATTORNEY'S FEES PROCEDURE
FOR CHAPTER 13 CASES IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA**

After consultation with the undersigned attorney, you have decided to file a petition for relief under Chapter 13 of the United States Bankruptcy Code. Accordingly, you are hereby given notice that pursuant to the Local Rules of the Bankruptcy Court, the base fee for a Chapter 13 case is established at \$ 3,900. Payment of all or part of this fee may be included in your payments to the Chapter 13 Trustee. The attorney's services included in the base fee are those normally contemplated in a Chapter 13 case. They are as follows:

- | | |
|---|--|
| (a) Providing the pre-filing notices required by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005; | (g) Chapter 13 Trustee;
Reviewing the Motion of Trustee for Determination of Status of Claims in confirmed plan; |
| (b) Preparation and filing of your petition, schedules, supplemental local forms, Chapter 13 Plan, and mailing matrix; | (h) Maintaining custody and control of all case files with original documents for such periods as prescribed by law or Local Rule; |
| (c) Circulating a copy of the Chapter 13 plan to all creditors and interested parties as reflected in the case matrix and service of amended plan if appropriate; | (i) Serving orders on all affected parties; |
| (d) Drafting and mailing letters to you regarding your attendance at the § 341 meeting of creditors, escrow of first money, and your other responsibilities; | (j) Verifying your identity and social security number and furnishing to the Chapter 13 Trustee your IDs, tax returns, and payment advices, if required; |
| (e) Preparing for and attending the § 341 meeting of creditors; | (k) Defending objections to confirmation of your Chapter 13 Plan filed by the Chapter 13 Trustee; and |
| (f) Reviewing the confirmation order and periodic case status reports from the | (l) Preparing and filing Local Form 8 or Local Form 8HD. |

The base fee shall also include the following services to the extent they are requested or reasonably necessary for your effective representation:

- | | |
|---|--|
| (a) Preparing and filing proofs of claim on your behalf for your creditors; | warranties, possible credit disability, life insurance coverage, and the like; |
| (b) Drafting and filing objections to scheduled and unscheduled proofs of claim; | (l) Obtaining and providing the Chapter 13 Trustee with copies of documents relating to lien perfection issues, such as recorded deeds of trust, purchase money security agreements, and the like; |
| (c) Assuming and rejecting unexpired leases and executory contracts; | (m) Drafting and mailing letters to creditors upon entry of discharge regarding lien releases, turnover of clear title certificates, cancellation of deeds of trust and judgments, and the like; |
| (d) Preparing for and attending valuation hearings; | (n) Drafting and mailing of certified letters to creditors regarding matters related to alleged violations of the automatic stay. |
| (e) Motions to transfer venue; | (o) Drafting and mailing letters regarding voluntary turnover of property. |
| (f) Conferring with you regarding obtaining post-petition credit where no formal application is ultimately filed; | (p) Reviewing documents in relation to the use or sale of collateral when no formal application is ultimately filed. |
| (g) Drafting motions to avoid liens pursuant to § 522(f); | (q) Providing you with a list of answers to frequently asked questions and other routine communications with you during the pendency of the case. |
| (h) Calculating plan payment modifications, where no formal motion is ultimately filed; | (r) Requesting plan payoffs from the Chapter 13 Trustee. |
| (i) Responding to creditor contacts regarding plan terms, valuation of collateral, claim amounts, and the like; | |
| (j) Responding to your contacts regarding job losses, changes in your financial circumstances, address changes, and advising the Court and the Chapter 13 Trustee of the same when appropriate; | |
| (k) Communicating with you, to a degree that is reasonable, regarding mortgage payment defaults, lease defaults, insurance coverage or the lack thereof, | |

In some Chapter 13 cases, legal services which are beyond those normally contemplated must be performed. These legal services are not covered by the base fee. These "non-base" services include the following:

- (a) Abandonment of property post-confirmation;
- (b) Motions for moratorium;
- (c) Motions for authority to sell property;
- (d) Motions to modify plan;
- (e) Motions to use cash collateral or to incur debt.
- (f) Defense of motions for relief from stay or co-debtor stay;
- (g) Defense of motions to dismiss filed after confirmation of your plan;
- (h) Stay violation litigation, including amounts paid as fees by the creditor or other parties;
- (i) Post-discharge injunction actions;
- (j) Adversary proceedings;
- (k) Motions to turnover property;
- (l) Conversions to Chapter 7;
- (m) Motions to substitute collateral; and
- (n) Any other matter not covered by the base fee

For such "non-base" services you will be charged on the basis of attorney's time expended at the rate of \$ per hour plus the amount of expenses incurred (such as court fees, travel, long distance telephone, photocopying, postage, etc.). Such "non-base" fees are chargeable only after the same are approved by the Bankruptcy Court. Except as set forth below, before any such fees are charged you will receive a copy of my motion filed in the Court requesting approval of any such "non-base" fees as well as a notice explaining your opportunity to object if you do not agree with the fee applied for. Any fees awarded for "non-base" services will be paid to the undersigned attorney from your payments to the Chapter 13 Trustee in the same way as payment of "base" fees. **It is possible that "non-base" fees approved by the Court may cause your payment to the Chapter 13 Trustee to be increased or the term of your Chapter 13 plan extended.** Whether or not a payment increase or an extension will be necessary depends upon the facts of your case. If a payment increase is necessary because of a court-approved "non-base" fee, the Chapter 13 Trustee will notify you of the amount of the increase.

In the Court's discretion, your attorney in a Chapter 13 proceeding may request, in open court, and without any other notice, "non-base" fees for the following services in amounts not exceeding those shown below. Without other notice, your attorney may also request [the actual expenses of filing fees and of notice to creditors.] OR [up to \$1.00 for each item noticed to creditors as expense for postage, copying, and envelopes. These fees may be adjusted (increased) by the Court at a later date, and, if so, those adjusted fees will then be charged.]

- | | | |
|-----|---|-------|
| (a) | Defense of motion to dismiss | \$200 |
| (b) | Motion to modify and order, including motion for moratorium | \$350 |
| (c) | Substitution of collateral | \$450 |
| (d) | Prosecution or defense of motion for relief from stay or co-debtor stay and order | \$450 |
| (e) | Motion for authority to sell property and order | \$450 |
| (f) | Motion to obtain credit | \$450 |
| (g) | Permission from Chapter 13 Trustee to obtain credit (to be filed as an administrative claim) | \$200 |
| (h) | Motion to continue or impose the automatic stay | \$350 |
| (i) | When substitute legal counsel is retained by a Chapter 13 debtor, such substituted counsel is entitled to a presumptive base fee of \$500 without formal application to the Court, provided that the order allowing substitute counsel specifies both the amount of the fee and whether the fee is paid direct by the debtor or through the plan. | |
| (j) | Preparation and filing of conduit mortgage claim with recorded deed of trust, Official Bankruptcy Form B 10A, and Local Form 14 (to be filed as an administrative claim) | \$350 |
| (k) | Objection to proof of claim of a Real Property Creditor | \$450 |
| (l) | Consent to an amended proof of claim in lieu of an objection to a motion to modify stay or to an amended proof of claim where the debtor has failed to make postpetition payments | \$450 |
| (m) | Motion to incur debt related to the approval of a loan modification with a real property creditor | \$450 |
| (n) | Motion to declare mortgage current | \$450 |

I hereby certify that I have read this notice and that I have received a copy of this notice.

Dated: **January 6, 2015**

/s/ Robert Ray Johnson

Debtor's Signature

Dated:

Spouse's Signature

I hereby certify that I have reviewed this notice with the debtor(s) and that the debtor(s) have received a copy of this notice.

Dated: **January 6, 2015**

/s/ William S. Gardner

Attorney

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CONTRACT FOR CHAPTER 13 BANKRUPTCY SERVICES

This Agreement is executed this the 6th day of January 2015, by and between Gardner Law Offices (the Attorney) and Robert Ray Johnson (the Debtor, whether one or more parties). The parties agree as follows:

1. Type of Bankruptcy.

Debtor retains attorney to file a Chapter 13 bankruptcy case. If the Debtor determines at a later date that the Debtor desires to file a Chapter 7 bankruptcy case, the parties shall execute a new fee contract setting forth the terms of such representation. If Debtor elects to convert the Chapter 13 case to a Chapter 7 case, then Attorney shall be under no duty to prepare and file the necessary court papers until the new fee agreement has been signed and the agreed upon fees paid.

2. Base Attorney Fees.

The base attorney fee for filing the Chapter 13 bankruptcy case is \$4,500.00. The entire base fee shall be added to and paid through the Chapter 13 plan. The Debtor shall not be obligated to pay any part of the base fee as an "up front" payment or as a condition to filing. The services of the attorney included in the base fee are those normally contemplated for a Chapter 13 case. They include the services listed below:

- (a) Preparation and electronic filing of petition, schedules, supplemental local forms, Chapter 13 Plan and mailing matrix.
- (b) Drafting and mailing notice to creditors advising of filing of case, including a copy of your Chapter 13 Plan.
- (c) Drafting and mailing to you a letter regarding your attendance at the Section 341 meeting and your other responsibilities.
- (d) Preparation for and attendance at Section 341 meeting.
- (e) Review of order confirming plan and periodic case status reports from the Chapter 13 trustee.
- (f) Review of trustee's motion for allowance of claims.
- (g) Maintaining custody and control of case files.
- (h) Service of orders on all affected parties.
- (i) Verification of your identity and social security number.
- (j) Defending objections to confirmation of your Chapter 13 Plan.

The base fee shall also include the following services to the extent they are requested or reasonably necessary for your effective representation:

- (a) Preparation and filing of proofs of claim on your behalf for your creditors.
- (b) Drafting and filing objections to scheduled and unscheduled proofs of claim.
- (c) Assumptions and rejections of unexpired leases and executory contracts.
- (d) Preparation for and attendance at valuation hearings.
- (e) Motions to transfer venue.
- (f) Consultation with you regarding obtaining post-petition credit (no motion filed).
- (g) Motions to avoid liens.
- (h) Calculation of plan payment modifications (no motion filed).
- (i) Adding creditor address to mailing matrix as necessary.

Gardner Law Offices, PLLC is designated as a Federal Debt Relief Agency by an Act of Congress and the President of the United States and has proudly assisted consumers seeking relief under the US Bankruptcy Code.

- (j) Responding to written creditor contacts regarding plan terms, valuation of collateral, claim amounts and the like.
- (k) Responding to your contacts regarding changes in your financial and personal circumstances and advising the Court and Trustee of the same.
- (l) Communicating with you regarding payment defaults, insurance coverage, credit disability and the like.
- (m) Obtaining and providing the Trustee with copies of documents relating to lien perfection issues.
- (n) Notifying creditors of entry of discharge.
- (o) Notifying creditors by certified mail of alleged violations of the automatic stay.
- (p) Drafting and mailing letters regarding voluntary turnover of property.
- (q) Review of documents in relation to the use or sale of collateral (no motion filed).
- (r) Providing you with a list of answers to frequently asked questions and other routine communications with you.

3. Non-Base Attorney Fees.

In some Chapter 13 cases, the legal services which are beyond those contemplated in the base fee must nonetheless be provided by the Attorney. These legal services are also listed below:

- (a) Abandonment of property post-confirmation.
- (b) Motion for moratorium.
- (c) Motion for authority to sell property.
- (d) Motion to modify or to approve personal injury or compensation settlement.
- (e) Motion to use cash collateral or to incur credit.
- (f) Defense of motion for relief from stay or co-debtor stay.
- (g) Defense of motion to dismiss filed after confirmation of your plan.
- (h) Non-base fee requests.
- (i) Stay violation litigation, including amounts paid as fees by the creditor or other party.
- (j) Post-discharge injunction actions.
- (k) Adversary proceedings.
- (l) Wage garnishment orders.
- (m) Turnover adversaries.
- (n) Conversion to Chapter 7.
- (o) Motions to substitute collateral and for property damage settlements.
- (p) Any other matter not covered by the base fee.

For such non-base services, you may be charged without any further notice and in the discretion of the Court non-base fees for the following services and in the amounts noted:

Defense of motion to dismiss the case	\$200.00
Motion to modify order, including moratorium	\$350.00
Motion to substitute collateral	\$450.00
Defense of Motion to lift any stay	\$450.00
Motion to sell real or personal property	\$450.00
Motion for approval of personal injury settlement	\$350.00.
Motion for approval of workers' comp settlement	\$350.00
Motion for approval of property damage settlement	\$350.00
Motion for approval of new credit application	\$350.00
Motion to reconsider an order of dismissal	\$350.00

The Attorney, in his discretion, may also keep time and expense records for any non-base service and apply to the Court for the approval of the fee plus all expenses incurred. The current hourly fee for your Attorney is \$275.00. All base and non-base fees will be added to your plan (unless paid directly by Debtor or a third-party such as a creditor in a contested case) and will be paid through the plan. It is possible that any non-base fees added to your plan may result in an increase in your monthly plan payment or in an extension of the length of your plan or of both.

4. Contingent Fees.

The attorney will be entitled to a contingency fee equal to 50% of any actual recovery (damages, legal fees and costs) from any party for a violation of the automatic stay, the co-debtor stay, the discharge injunction, for breach of the plan or any terms thereof, or for breach of any state or federal consumer protection statutes. The North Carolina Contingency Fee Addendum form is attached to and made a part of this Agreement.

5. Expenses.

The Attorney shall be entitled to apply to the Court for approval of any expenses related to your case for base fee or non-base fee services. Such expenses include but are not limited to court fees, telephone fees, fax fees, copy fees, postage fees, PACER fees, electronic or other research fees. In the Court's discretion, the Attorney may request without any notice or documentation a blanket expense of \$1.00 for each item noticed to creditors as an expense for postage, copying and envelopes.

6. Court Approval of Fees.

All fees included in this Agreement are subject to the control of the United States Bankruptcy Court for the Western District of North Carolina. Any changes in the presumed non-base fees by the Court shall be deemed to immediately modify and amend the terms and conditions of this Agreement as to the non-base fees and shall be incorporated herein by this reference. Any subsequent increase in the base fees by the Court shall have no impact on the original base fee provided for in this Agreement.

7. Assumptions for the Base Fee.

The base fee is based on the following assumptions:

- (a) The Debtor has provided the Attorney with all requested information.
- (b) The Debtor has provided the Attorney with complete and accurate information.
- (c) The Debtor's circumstances, especially the Debtor's current monthly income (as defined by the Bankruptcy Code) does not substantially change prior to the filing of the case.
- (d) The Debtor will provide all requested documents within 15 days of the date of this Agreement.

8. Costs and Expenses to be paid directly by Debtor.

The debtor shall pay all costs related to the filing of the bankruptcy case. These costs currently include the court filing fee of \$310.00; the costs of mandatory pre-filing credit counseling, which is approximately \$25.00 per person; the mandatory post-filing educational course, which is also approximately \$15.00 per person; the costs of any PACER checks, which is approximately \$10.00; the costs of any appraisals of real or personal property; the costs of obtaining current consumer credit reports in the event the Debtor is not entitled to free reports; and any other costs as agreed to by the parties.

9. First Payment.

The Debtor must be in a position to make the first full Chapter 13 monthly plan payment at the time the Debtor signs the Chapter 13 court papers. The Debtor must also pay or have paid the \$310.00 filing fee at the time of signing and secured and paid for the consumer credit counseling certificate.

10. Mortgage Payments.

The Debtor acknowledges that the contract mortgage payments on residential real estate to Hometrust Bank cannot be reduced under the Bankruptcy laws but will be paid as follows:

- (a) By adding the amount of the payment (plus any back payments), and any future increases as allowed by the mortgage contract, to the Chapter 13 plan payment. As a result, the Debtor will only be responsible for making one single debt payment per month, said payment

(b) By including only the pre-filing arrears or back payments in the plan, with the Debtor being solely responsible for making all future mortgage payments directly to the mortgage company.

The Debtor has elected to proceed with option: A

INITIALS

11. Debtor's Obligations.

The Debtor's obligations are as follows:

- (a) To provide the Attorney with all requested documents, bills statements, payment advices, bank records, tax returns, tax bills, appraisals, retirement and savings account, and income information and to sign any and all necessary forms to allow the Attorney to secure such documentation.
- (b) To provide accurately and honestly all of the information necessary to prepare and file the Chapter 13 bankruptcy case, and other motions or proceedings arising during the course of the case.
- (c) To timely respond to all letters, emails and telephone calls from the Attorney or any member of his staff.
- (d) To keep the Attorney advised at all times of the Debtor's mailing and physical addresses, telephone numbers, and email addresses.
- (e) To appear at the first meeting of creditors (the 341 meeting) and at any other court hearings or meetings as may be required by the Court or any other party.
- (f) To keep all scheduled office appointments with the Attorney and to notify the Attorney in advance of any problems with the timing and scheduling or rescheduling of such appointments.
- (g) To contact the attorney by Telephone with the understanding that the Attorney is only able to return calls between the hours of 8:00 a.m. to 9:30 a.m. and 4:00 p.m. to 6:00 p.m. If the Attorney is available when the call is actually received, then the call will be taken at that time. However, if you have to leave a message for the Attorney then you must provide a number that you can be reached at during the designated times. The Attorney or Legal Assistant will make every effort to return all such telephone calls within 48 hours, excluding weekends and holidays.
- (h) To provide any information requested of the Debtor by the Chapter 13 Trustee, the Bankruptcy Administrator, or any other party in the case, unless the Court rules that the Debtor is not required to provide such information.
- (i) To respond as soon as possible to any requests for the Debtor by the Attorney or his Legal Assistant.
- (j) To comply with the obligations imposed upon the Debtor by the Local Rules of the Bankruptcy Court for the Western District of North Carolina, a copy of which is attached to this Agreement.
- (k) To sign a tax authorization form to authorize the Attorney to get copies of income tax returns from the respective taxing agencies for a period of four (4) years prior to the filing of your bankruptcy case.
- (l) To provide current bank account information to include monthly statements as requested and online account balances as of the date of the signing of your bankruptcy petition packet.

12. Attorney Withdrawal from Chapter 13 case, Adversary Proceeding or Contested Matter.

Pursuant to the Local Rules of the Bankruptcy Court, the Attorney shall remain the responsible attorney of record for the Debtor in all matters in the case until the case is closed, dismissed or the discharge is entered or until the Attorney is relieved from such representation by order of the Court. The parties agree that just reasons for the Attorney to withdraw from the representation of the Debtor, include but are not limited to the following:

- (a) The failure of the Debtor to provide complete, truthful and accurate

- information to the Attorney.
- (b) The failure of the Debtor to comply with the Debtor's obligations as provided for in this Agreement and in the Local Rules.
 - (c) The failure of the Debtor to comply with any of the obligations imposed on the Debtor by the Bankruptcy Code and the Bankruptcy Rules.
 - (d) The failure or refusal of the Debtor to comply with the Debtor's obligations to provide any supplemental information to the Court or to the Chapter 13 Trustee or to correct any incorrect or incomplete information previously provided to the Court or the Trustee.
 - (d) The failure of the Debtor to provide complete, truthful and accurate information to the Court, the Chapter 13 Trustee and the Bankruptcy Administrator.
 - (e) If the Debtor are husband and wife, then any separation, serious domestic dispute, or divorce of the parties.
 - (f) Any irreconcilable conflict between the Attorney and the Debtor with respect to the case.

This the 6th day of January 2015.

Attorney signature

Client signature

Debtor has also received copies of The North Carolina Contingency Fee Addendum and Local Rules of the Bankruptcy Court for the Western District of North Carolina.

Local Form 13

March 2013

**AUTHORIZATION TO RELEASE INFORMATION TO THE CHAPTER 13 TRUSTEE
REGARDING MORTGAGE CLAIM BEING PAID BY THE TRUSTEE**
(to be filed with the Court)

() Not Applicable

Debtor Name(s) Robert Ray Johnson

Case No. 14-32068

The Debtor(s) in the above captioned bankruptcy case does/do hereby authorize any and all lien holders on real property of the bankruptcy estate to release information to the standing Chapter 13 Trustee upon request.

The information to be released includes, but is not limited to, the amount of the post-petition monthly installment payments, the annual interest rate and type of loan, the loan balance, the escrow account(s), the amount of the contractual late charge, and the mailing address for payments. This information will only be used by the Chapter 13 Trustee and his/her staff in the administration of the bankruptcy estate and may be included in motions brought before the Court.

Debtor's Signature

Joint Debtor's Signature

Fill in this information to identify your case:

Debtor 1 **Robert Ray Johnson**
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **Western District of North Carolina, Charlotte Division**

Case number **14-32068**
 (If known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☐ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☒ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☐ 3. The commitment period is 3 years.
- ☒ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 22C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. **What is your marital and filing status?** Check one only.

- ☒ **Not married.** Fill out Column A, lines 2-11.
- ☐ **Married.** Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 4,333.33	\$ 0.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	– \$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	
	Copy here →	\$ 0.00
6. Net income from rental and other real property		
Gross receipts (before all deductions)	\$ 3,833.50	
Ordinary and necessary operating expenses	– \$ 2,423.99	
Net monthly income from rental or other real property	\$ 1,409.51	
	Copy here →	\$ 1,409.51
		\$ 0.00

Debtor 1

Robert Ray Johnson

First Name

Middle Name

Last Name

Case number (if known) **14-32068**Column A
Debtor 1Column B
Debtor 2 or
non-filing spouse

7. Interest, dividends, and royalties

\$ 0.00

\$ 0.00

8. Unemployment compensation

\$ 0.00

\$ 0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you \$ 0.00

For your spouse \$ 0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

\$ 0.00

\$ 0.00

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. \$

\$

10b. \$

\$

10c. Total amounts from separate pages, if any.

+ \$ 0.00

+ \$ 0.00

11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 5,742.84

+

\$ 0.00

= \$5,742.84

Total average
monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11. \$ 5,742.84

13. Calculate the marital adjustment. Check one:

☒ You are not married. Fill in 0 in line 13d.☐ You are married and your spouse is filing with you. Fill in 0 in line 13d.☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13d.

13a. \$

\$

13b. \$

\$

13c. \$

+ \$

13d. Total

\$ 0.00

Copy here. → 13d. — 0.00

14. Your current monthly income. Subtract line 13d from line 12.

14. \$ 5,742.84

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here → 15a. \$ 5,742.84

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form.

15b. \$ 68,914.08

Debtor 1

Robert Ray Johnson

First Name

Middle Name

Last Name

Case number (if known) **14-32068****16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live.

North Carolina

16b. Fill in the number of people in your household.

1

16c. Fill in the median family income for your state and size of household..... 16c.

\$ **40,412.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?17a. ☐ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Disposable Income* (Official Form 22C-2).17b. ☒ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2).** On line 39 of that form, copy your current monthly income from line 14 above.**Part 3:**

Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. Copy your total average monthly income from line 11...... 18.\$ **5,742.84****19. Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a.

19a. — \$ **0.00****Subtract line 19a from line 18.**19b. \$ **5,742.84****20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b..... 20a.

\$ **5,742.84**

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form.

20b. \$ **68,914.08**

20c. Copy the median family income for your state and size of household from line 16c.

\$ **40,412.00****21. How do the lines compare?**☐ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.☒ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.**Part 4:**

Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X**/s/ Robert Ray Johnson**

Signature of Debtor 1

X

Signature of Debtor 2

Date **January 6, 2015**

MM / DD / YYYY

Date

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 22C-2.

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Fill in this information to identify your case:

Debtor 1 **Robert Ray Johnson**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **Western District of North Carolina, Charlotte Division**

Case number **14-32068**
(If known)

☐ Check if this is an amended filing

Official Form 22C-2

Chapter 13 Calculation of Your Disposable Income

12/14

To fill out this form, you will need your completed copy of *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 22C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 22C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 22C-1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. **The number of people used in determining your deductions from income**

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

1

National Standards You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items.

\$ 583.00

7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

First Name

Middle Name

Last Name

Case number (if known) **14-32068**

Explain why:

Debtor 1

Robert Ray Johnson

First Name

Middle Name

Last Name

Case number (if known) **14-32068**

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.



0. Go to line 14.



1. Go to line 12.



2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area.

\$ **0.00**

13. **Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

Vehicle 1

Describe
Vehicle 1:

2009 Chevy Colorado

13a. Ownership or leasing costs using IRS Local Standard

13a. \$ **0.00**

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1

Average monthly
payment

Santander Consumer USA

\$ **152.55**

Copy 13b
here →

— \$ **152.55**

Repeat this amount
on line 33b.

13c. Net Vehicle 1 ownership or lease expense

Subtract line 13b from line 13a. If this number is less than \$0, enter \$0.

13c. \$ **0.00**

Copy net Vehicle 1
expense here →

\$ **0.00**

Vehicle 2

Describe
Vehicle 2:

13d. Ownership or leasing costs using IRS Local Standard

13d. \$ **0.00**

13e. Average monthly payment for all debts secured by Vehicle 2.

Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2

Average monthly
payment

\$ **0.00**

Copy here →

— \$ **0.00**

Repeat this amount
on line 33c.

13f. Net Vehicle 2 ownership or lease expense

Subtract line 13e from 13d. If this number is less than \$0, enter \$0.

13f. \$ **0.00**

Copy net Vehicle 2
expense here →

\$ **0.00**

14. **Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation.

\$ **184.00**

15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*.

\$ **0.00**

Debtor 1

Robert Ray Johnson

First Name

Middle Name

Last Name

Case number (if known) **14-32068****Other Necessary Expenses**

In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes. \$ 1,237.15
Do not include real estate, sales, or use taxes.
17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs. \$ 0.00
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings.
18. **Life insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. \$ 0.00
Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term.
19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments. \$ 0.00
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35.
20. **Education:** The total monthly amount that you pay for education that is either required: \$ 0.00
☐ as a condition for your job, or
☐ for your physically or mentally challenged dependent child if no public education is available for similar services.
21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool. \$ 0.00
Do not include payments for any elementary or secondary school education.
22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7. \$ 150.00
Payments for health insurance or health savings accounts should be listed only in line 25.
23. **Optional telephones and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. + \$ 0.00
Do not include payments for basic home telephone, internet or cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Form 22C-1, or any amount you previously deducted.
24. **Add all of the expenses allowed under the IRS expense allowances.** **\$2,632.15**
Add lines 6 through 23.

Additional Expense Deductions

These are additional deductions allowed by the Means Test.

Note: Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.
- | | | | |
|------------------------|-------------------------|--------------------------------|-------------------------|
| Health insurance | \$ <u>598.00</u> | | |
| Disability insurance | \$ <u>0.00</u> | | |
| Health savings account | + \$ <u>0.00</u> | | |
| Total | \$ <u>598.00</u> | Copy total here → | \$ <u>598.00</u> |
- Do you actually spend this total amount?
- ☐ No. How much do you actually spend? \$ 0.00
- ☒ Yes
26. **Continuing contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. \$ 0.00
27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. \$ 0.00
By law, the court must keep the nature of these expenses confidential.

Debtor 1

Robert Ray Johnson

First Name

Middle Name

Last Name

Case number (if known) **14-32068**

28. **Additional home energy costs.** Your home energy costs are included in your non-mortgage housing and utilities allowance on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in the non-mortgage housing and utilities allowance, then fill in the excess amount of home energy costs.

\$ 0.00

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$156.25* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.

\$ 0.00

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

* Subject to adjustment on 4/01/16, and every 3 years after that for cases begun on or after the date of adjustment.

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.

\$ 0.00

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4).

+ 0.00

Do not include any amount more than 15% of your gross monthly income.

32. **Add all of the additional expense deductions.**

Add lines 25 through 31.

\$ 598.00

Deductions for Debt Payment

33. **For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33g.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Mortgages on your home

33a. Copy line 9b here → \$ 1,077.00

Loans on your first two vehicles

33b. Copy line 13b here. → \$ 152.55

33c. Copy line 13e here. → \$ 0.00

Name of each creditor for other secured debt

Identify property that secures the debt

Does payment include taxes or insurance?

33d. 84 Lumber Company LP Judgment lien

☒ No \$ 139.13
☐ Yes

33e. Alliance Bank & Trust Judgment lien

☒ No \$ 511.10
☐ Yes

33f. See Continuation Sheet

☐ No + \$ 19,388.01
☐ Yes

33g. Total average monthly payment. Add lines 33a through 33f. \$ 20,038.24

Copy total here →

\$ 20,038.24

Debtor 1

Robert Ray Johnson

First Name

Middle Name

Last Name

Case number (if known) **14-32068**

34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?



No. Go to line 35.



Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
_____	_____	\$ _____ ÷ 60 =	\$ _____
_____	_____	\$ _____ ÷ 60 =	\$ _____
_____	_____	\$ _____ ÷ 60 = + \$ _____	

Total

\$ **0.00**

Copy
total
here →

\$ **0.00**

35. Do you owe any priority claims—such as a priority tax, child support, or alimony—that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.



No. Go to line 36.



Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims. \$ **47,757.60** ÷ 60 \$ **795.96**

36. Projected monthly Chapter 13 plan payment

\$ _____

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

X _____

Average monthly administrative expense

\$ _____

Copy
total
here →

\$ _____

37. Add all of the deductions for debt payment. Add lines 33g through 36.

\$ **20,834.20**

Total Deductions from Income

38. Add all of the allowed deductions.

Copy line 24, All of the expenses allowed under IRS expense allowances..... \$ **2,632.15**

Copy line 32, All of the additional expense deductions..... \$ **598.00**

Copy line 37, All of the deductions for debt payment..... + \$ **20,834.20**

Total deductions

\$ **24,064.35**

Copy
total
here →

\$ **24,064.35**

Debtor 1

Robert Ray Johnson

First Name

Middle Name

Last Name

Case number (if known) **14-32068****Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)**39. **Copy your total current monthly income from line 14 of Form 22C-1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period.** **\$ 5,742.84**40. **Fill in any reasonably necessary income you receive for support for dependent children.**

The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 22C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child.

\$ **0.00**41. **Fill in all qualified retirement deductions.** The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19).\$ **0.00**42. **Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A).** Copy line 38 here ➔ **\$ 24,064.35**43. **Deduction for special circumstances.** If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances

Amount of expense

43a. \$

43b. \$

43c. + \$

43d. **Total.** Add lines 43a through 43c..... **\$ 0.00**Copy 43d
here ➔+ \$ **0.00**44. **Total adjustments.** Add lines 40 and 43d. ➔ **\$ 24,064.35** Copy total
here ➔ **— \$24,064.35**45. **Calculate your monthly disposable income under § 1325(b)(2).** Subtract line 44 from line 39.**\$ 18,321.51****Part 3: Change in Income or Expenses**46. **Change in income or expenses.** If the income in Form 22C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 22C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
<input type="checkbox"/> 22C-1	_____	_____	_____	<input type="checkbox"/> Increase	\$ _____
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 22C-1	_____	_____	_____	<input type="checkbox"/> Increase	\$ _____
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 22C-1	_____	_____	_____	<input type="checkbox"/> Increase	\$ _____
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 22C-1	_____	_____	_____	<input type="checkbox"/> Increase	\$ _____
<input type="checkbox"/> 22C-2	_____	_____	_____	<input type="checkbox"/> Decrease	\$ _____

Debtor 1

Robert Ray Johnson

Case number (if known) 14-32068

First NameMiddle NameLast Name


Part 4:

Sign Below

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

/s/ Robert Ray Johnson

Signature of Debtor 1



Signature of Debtor 2

Date January 6, 2015

MM / DD / YYYY

Date

MM / DD / YYYY

IN RE **Johnson, Robert Ray**

Debtor(s)

Case No. **14-32068**

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME

Continuation Sheet - Future payments on secured claims

Name of Creditor	Property Securing the Debt	60-month Average Pmt	Does payment include taxes or insurance?
Alliance Bank & Trust	Judgment lien	149.30	No
Bank Of America Bankruptcy Dept.	FL condo	1,804.49	No
Bank Of The Ozarks	Judgment lien	656.25	No
Bank Of The Ozarks	Judgment lien	3,802.38	No
Bank Of The Ozarks	Walker & Dimmer properties	7,466.67	No
Citizens South Bank	229 Delview Dr.	200.86	No
Citizens South Bank	229 Delview Dr.	720.59	No
H & S Lumber Co.	Judgment lien	15.00	No
Hometrust Bank	Residence	1,077.00	Yes
Hometrust Bank	Webb Rd lot	307.28	No
Hometrust Bank	121 Marcella Dr.	436.59	No
Hometrust Bank	996 Junius St.	506.62	No
Hometrust Bank	121 Marcella Dr.	24.68	No
Park Sterling Bank	1804 David Dr.	1,531.10	No
Park Sterling Bank	1804 David Dr.	149.88	No
Santander Consumer USA	Automobile (1)	152.55	No
Wells Fargo	Bud Black Rd	12.48	No
Wells Fargo Home Equity	205 Bud Black	374.29	No

Calculation of Current Monthly Income

The following numbers are based on a review of all **available** payment advices. Where a payment advice was not available an estimated number has been used.

Robert Ray Johnson

June 2014	Paycheck 6.6.14	\$2,000.00
	Paycheck 6.20.14	\$2,000.00
	Gross rental income	\$3,208.50
July 2014	Paycheck 7.3.14	\$2,000.00
	Paycheck 7.18.14	\$2,000.00
	Gross rental income	\$3,208.50
August 2014	Paycheck 8.1.14	\$2,000.00
	Paycheck 8.15.14	\$2,000.00
	Paycheck 8.29.14	\$2,000.00
	Gross rental income	\$3,208.50
September 2014	Paycheck 9.12.14	\$2,000.00
	Paycheck 9.26.14	\$2,000.00
	Gross rental income	\$3,208.50
October 2014	Paycheck 10.10.14	\$2,000.00
	Paycheck 10.24.14	\$2,000.00
	Gross rental income	\$3,208.50
November 2014	Paycheck 11.7.14	\$2,000.00
	Paycheck 11.21.14	\$2,000.00
	Gross rental income	\$3,208.50
Total income CMI calculations		\$45,251.00

United States Bankruptcy Court
Western District of North Carolina, Charlotte Division

IN RE:

Case No. **14-32068****Johnson, Robert Ray**Chapter **13**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	3	\$ 777,431.00		
B - Personal Property	Yes	3	\$ 39,297.88		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	7		\$ 1,670,930.75	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	4		\$ 47,757.59	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 600,781.25	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 7,304.68
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 5,702.71
TOTAL		31	\$ 816,728.88	\$ 2,319,469.59	

United States Bankruptcy Court
Western District of North Carolina, Charlotte Division

IN RE:

Case No. **14-32068****Johnson, Robert Ray**

Debtor(s)

Chapter **13****STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 8,500.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 39,257.59
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 47,757.59

State the following:

Average Income (from Schedule I, Line 12)	\$ 7,304.68
Average Expenses (from Schedule J, Line 22)	\$ 5,702.71
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 5,742.84

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 529,308.71
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 47,757.59	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 600,781.25
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1,130,089.96

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1/2 interest with former spouse, Peggy B. Johnson, in rental home on .39 acre lot at 205 Bud Black Road, Cherryville, North Carolina as described in that certain Deed as recorded in Book 2120 at Page 0182 of the Gaston County Public Registry; County tax value	Fee Simple	J	36,135.00	10,978.02
1/2 interest with former spouse, Peggy B. Johnson, in rental home on .54 acre lot at 229 Delview Drive, Cherryville, North Carolina as described in that certain Deed as recorded in Book 4412 at Page 1401 of the Gaston County Public Registry; County tax value	Fee Simple	J	147,665.00	162,292.00
1/2 interest with former spouse, Peggy B. Johnson, in rental home on .243 acre lot at 121 Marcella Drive, Kings Mountain, North Carolina as described in that certain Deed as recorded in Book 1562 at Page 2353 of the Cleveland County Public Registry; County tax value; contract for sale to Stacey P. Stallings; debtor asserts any equity is Ms. Stallings	Fee Simple	J	142,377.00	62,242.00
1/2 interest with former spouse, Peggy B. Johnson, in rental home on .387 acre lot at 1804 David Drive, Shelby, North Carolina as described in that certain Deed as recorded in Book 1526 at Page 476 of the Cleveland County Public Registry; County tax value provided but debtor to get appraisal and to amend if necessary to reflect appraisal valuation	Fee Simple	J	112,407.00	91,865.77
1/2 interest with former spouse, Peggy B. Johnson, in residence on 3.14 acre lot at 123 Stonewood Estates Drive, Cherryville, North Carolina as described in that certain Deed as recorded in Book 4124 at Page 1395 of the Gaston County Public Registry; County tax value	Tenancy by the Entirety	J	222,697.00	194,900.00
1/2 interest with former wife in condominium at 1300 Seaway Drive, Unit C6, Fort Pierce, Florida as described in that certain Deed as recorded in the Saint Lucie County Public Registry; County tax value; pending litigation regarding amount of mortgage owed	Fee Simple		113,900.00	226,981.00
Real property assets owned by Carolina Home Company, Inc.:			0.00	0.00
Rental home on .27 acre lot at 2516 Pine Bark Court, Gastonia, North Carolina as described in that certain Deed as recorded in Book 4538 at Page 1967 of the Gaston County Public Registry; County tax value \$93,215				
TOTAL			777,431.00	

(Report also on Summary of Schedules)

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Rental home on .70 acre lot at 2525 Pine Bark Court, Gastonia, North Carolina as described in that certain Deed as recorded in Book 4538 at Page 1967 of the Gaston County Public Registry; County tax value \$104,085				
Rental home on .43 acre lot at 2508 Pine Bark Court, Gastonia, North Carolina as described in that certain Deed as recorded in Book 4538 at Page 1967 of the Gaston County Public Registry; County tax value \$93,056				
Rental home on .29 acre lot at 2500 Pine Bark Court, Gastonia, North Carolina as described in that certain Deed as recorded in Book 4538 at Page 1967 of the Gaston County Public Registry; County tax value \$93,215				
Rental home on .36 acre lot at 2541 Pine Bark Court, Gastonia, North Carolina as described in that certain Deed as recorded in Book 4538 at Page 1967 of the Gaston County Public Registry; County tax value \$93,215				
Rental home on .72 acre lot at 2533 Pine Bark Court, Gastonia, North Carolina as described in that certain Deed as recorded in Book 4538 at Page 1967 of the Gaston County Public Registry; County tax value \$110,933				
Rental home on .68 acre lot at 2517 Pine Bark Court, Gastonia, North Carolina as described in that certain Deed as recorded in Book 4538 at Page 1967 of the Gaston County Public Registry; County tax value \$110,819				
Rental home on .22 acre lot at 2313 Milton Avenue, Gastonia, North Carolina as described in that certain Deed as recorded in Book 4538 at Page 1967 of the Gaston County Public Registry; County tax value \$84,608				
Real property assets owned by Johnson & Associates Real Estate, Inc.:			0.00	48,834.00
Undeveloped 1.0 acre lot at 426 Webb Road, Shelby, North Carolina as described in that certain Deed as recorded in Book 1534 at Page 152 of the Cleveland County Public Registry; County tax value \$25,000				
Undeveloped .233 acre lot at 104 Marcella Drive, Kings Mountain, North Carolina as described in that certain Deed as recorded in Book PB28 at Page 146 of the Cleveland County Public Registry; County tax value \$11,591				
Commercial building on .32 acre lot at 611 E. Academy Street, Cherryville, North Carolina as described in that certain Deed as recorded in Book 3516 at Page 0913 of the Gaston County Public Registry; tax value \$117,126				

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Rental home on .19 acre lot at 996 Junius St., Gastonia, North Carolina as described in that certain Deed as recorded in Book 4088 at Page 1789 of the Gaston County Public Registry; tax value \$88,833				
Real property assets owned by Walker & Dimmer Enterprises, LLC: - Townhome on .08 acre lot at 205 Quality Dr, Mt Holly, NC as described in that certain Deed as recorded in Book 3489 at Page 0210 of the Gaston County Public Registry; Cty tax value \$152,508 - Townhome on .13 acre lot at 217 Quality Dr, Mt Holly, NC as described in that certain Deed as recorded in Book 3489 at Page 0210 of the Gaston County Public Registry; Cy tax value \$152,508 - Townhome on .10 acre lot at 209 Quality Dr, Mt Holly, NC as described in that certain Deed as recorded in Book 3489 at Page 0210 of the Gaston County Public Registry; Cty tax value \$152,508 - Townhome on .12 acre lot at 213 Quality Dr, Mt Holly, NC as described in that certain Deed as recorded in Book 3489 at Page 0210 of the Gaston Cty Public Registry; tax value \$152,508 - Undeveloped .07 acre lot at 204 Quality Drive, Mount Holly, NC as described in that certain Deed as recorded in Book 3489 at Page 0210 of the Gaston Cty Public Registry; tax value \$10,800 - Undeveloped .07 acre lot at 212 Quality Dr, Mt Holly, NC as described in that certain Deed as recorded in Book 3489 at Page 0210 of the Gaston Cty Public Registry; tax value \$10,800 - Undeveloped .07 acre lot at 208 Quality Dr, Mt Holly, NC as described in that certain Deed as recorded in Book 3489 at Page 0210 of the Gaston Cty Public Registry; tax value \$10,800 - Undeveloped .07 acre lot at 224 Quality Dr, Mt Holly, NC as described in that certain Deed as recorded in Book 3489 at Page 0210 of the Gaston County Public Registry; tax value \$10,800 - Undeveloped .07 acre lot at 220 Quality Dr, Mt Holly, NC as described in that certain Deed as recorded in Book 3489 at Page 0210 of the Gaston Cty Public Registry; tax value \$10,800 - Undeveloped .07 acre lot at 216 Quality Dr, Mt Holly, NC as described in that certain Deed as recorded in Book 3489 at Page 0210 of the Gaston Cty Public Registry; tax value \$10,800 All properties subject to mortgage lien of /Bank of the Ozarks est \$448,000			0.00	0.00
Undeveloped .22 acre lot at 115 Herlong St., Interlachen, Putnam County, Florida; asset was owned jointly by debtor and his now deceased mother, Hattie Johnson			2,250.00	0.00

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand		60.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		1/2 int rental checking account - Clover Community Bank \$600; former wife is on account but has no interest in funds	J	600.00
		Checking accounts used as operating accounts by corporations as follows:		0.00
		Walker & Dimmer - Bank of the Ozarks \$680		
		Carolina Home Company - Park Sterling Bank \$460		
3. Security deposits with public utilities, telephone companies, landlords, and others.		Corporate entities hold security deposits on several rental properties; debtor asserts all are corporate holdings and/or in trust		0.00
4. Household goods and furnishings, include audio, video, and computer equipment.		Bedroom furn in condo		300.00
		Washer 100; dryer 100; stove 100; refrig 200; micro 75; sm kit appl 75; dishwasher 75; freezer 75; table & 6 chairs 200; misc hhgs/linens 200; d/r set 400; 3 tvs 500; 2 vcrrs 50; dvd player 20; Blu-Ray 75; stereo 150; 2 recliners, 2 chairs, couch & coffee table 750; ent ctr, couch, table & 4 chairs, marble stand 750; b/r suit 300; master b/r suit 500; chair 75; laptop comp 100; printer 25; desk 200; bed 50; patio wicker set 75; 2 patio tables & chairs 175; 2 file cabs 20; chest drawers 100; chest drawers & dresser 200; wardrobe 50; garden tools & cab 75; grill 75; misc tools 2,000		7,915.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books 75; artwork 500; dvds/videos/Blu-Rays 50		625.00
6. Wearing apparel.		Clothing & accessories		500.00
7. Furs and jewelry.		Watches		10.00
8. Firearms and sports, photographic, and other hobby equipment.		2 - 38 cal revolvers 100; 357 Magnum 400; 45 auto 400; 22 pistol 400; 30-06 rifle 400; 50 cal muzzleloader 400; 12 gauge shotgun 300; 22 rifle 75; 2 bows & arrows 200; reloading equip & archery equip 250; 2 digital & 35 mm cameras 150; mountain bike 40; fishing equip/alum buggy 450		3,565.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Debtor is named with his estranged wife on a brokerage account invested with Ameritrade; est bal \$900 but all funds invested by wife solely		0.00
		IRA with Ameritrade		422.88
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Stock account in deceased mother's name, Hattie M. Behrends; estimated balance; debtor was listed as co-owner but now his funds		3,200.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		Debtor has accounts receivable estimated to be \$460,811 owed to him by Johnson & Associates Real Estate LLC; corporation currently in Chapter 11 and anticipated to convert to a Chapter 7 so believed to be uncollectable; no action to convert to date; Rick Mitchell is attorney		0.00
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.		Debtor owes his former wife, Peggy Johnson, alimony per EDO filed with the court but incorrect order was entered including \$70,000 paymen to Peggy so debtor to dispute to have corrected order entered when he has he funds to pay his attorney		0.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Debtor is in the process of preparing his 2010 - 2013 corporate and personal income tax returns; does not believe he will receive any refunds; debtor has retained Gale Elmore, CPA who is currently preparing 2013 and then will proceed with back returns		0.00
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Debtor is sole heir and administrator for his aunt's estate (Thelma H. Johnson); estate consists of her home which is subject to a mortgage but debtor believes that Medicaid will get most if not all of any equity		0.00
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Licenses, franchises, and other general intangibles. Give particulars.		Debtor has current NC general contractor's license and NC real estate license		0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.		Some rental applications may contain personally identifiable information and are maintained at his business premises		0.00
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Toyota Camry LE 4dr, 103,000 mi, fair cond; VIN 4TIBG12K9T919173; NADA average trade-in value		3,675.00
		2002 Toyota 4Runner SR5 4dr, 306,000 mi, leather, towing pkg; VIN JT3HN86R829061351; NADA clean retail value		6,875.00
		2009 Chevrolet Colorado ext cab truck, LT, 80,000 mi; VIN 1GCCS19E398146032; NADA clean retail value		11,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Corporations in which debtor has interests have office furniture, equipment, tools, etc. which are corporate assets; est FMV \$1,200		0.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Dog		50.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				39,297.88

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor elects the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. *☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
1/2 interest with former spouse, Peggy B. Johnson, in residence on 3.14 acre lot at 123 Stonewood Estates Drive, Cherryville, North Carolina as described in that certain Deed as recorded in Book 4124 at Page 1395 of the Gaston County Public Registry; County tax value	G.S. § 1C-1601(a)(1)	27,797.00	222,697.00
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Cash on hand	G.S. § 1C-1601(a)(2)	60.00	60.00
1/2 int rental checking account - Clover Community Bank \$600; former wife is on account but has no interest in funds	G.S. § 1C-1601(a)(2)	600.00	600.00
Bedroom furn in condo	G.S. § 1C-1601(a)(2)	300.00	300.00
Washer 100; dryer 100; stove 100; refrig 200; micro 75; sm kit appl 75; dishwasher 75; freezer 75; table & 6 chairs 200; misc hhgs/linens 200; d/r set 400; 3 tvs 500; 2 vcrrs 50; dvd player 20; Blu-Ray 75; stereo 150; 2 recliners, 2 chairs, couch & coffee table 750; ent ctr, couch, table & 4 chairs, marble stand 750; b/r suit 300; master b/r suit 500; chair 75; laptop comp 100; printer 25; desk 200; bed 50; patio wicker set 75; 2 patio tables & chairs 175; 2 file cabs 20; chest drawers 100; chest drawers & dresser 200; wardrobe 50; garden tools & cab 75; grill 75; misc tools 2,000	G.S. § 1C-1601(a)(4) G.S. § 1C-1601(a)(2)	5,000.00 2,915.00	7,915.00
IRA with Ameritrade	G.S. § 1C-1601(a)(9)	422.88	422.88
Stock account in deceased mother's name, Hattie M. Behrends; estimated balance; debtor was listed as co-owner but now his funds	G.S. § 1C-1601(a)(2)	1,125.00	3,200.00
1990 Toyota Camry LE 4dr, 103,000 mi, fair cond; VIN 4T1BG12K9T919173; NADA average trade-in value	G.S. § 1C-1601(a)(3)	3,500.00	3,675.00

* Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0810 84 Lumber Company LP 1019 Rte 519 Eighty-Four, PA 15330		Judgment lien entered on 9.27.12 VALUE \$ 8,347.65				8,347.65	
ACCOUNT NO. 84 Lumber Company LP c/o Gordon & Rees, LLP 707 Grant St., Suite 3800 Pittsburgh, PA 15219		Assignee or other notification for: 84 Lumber Company LP VALUE \$					
ACCOUNT NO. Allegheny County Clerk Of Court Room 115 Courthouse/Case AR12002726 436 Grant St. Pittsburgh, PA 15219		Assignee or other notification for: 84 Lumber Company LP VALUE \$					
ACCOUNT NO. Alliance Bank & Trust P.O. Box 1099 Gastonia, NC 28053		Judgment lien entered on 1.3.13; to avoid as lien invalid as obtained in violation of the automatic stay during previous Chapter 13 bankruptcy case VALUE \$				30,666.00	30,666.00
Subtotal (Total of this page)						\$ 39,013.65	\$ 30,666.00
Total (Use only on last page)						\$	\$

6 continuation sheets attached

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Gaston County Clerk Of Court File 12-CVS-3097 325 N. Marietta St. Gastonia, NC 28052		Assignee or other notification for: Alliance Bank & Trust					
		VALUE \$					
ACCOUNT NO. Alliance Bank & Trust P.O. Box 1099 Gastonia, NC 28053		Judgment lien entered on 10.16.12; to avoid as lien invalid as obtained in violation of the automatic stay during previous Chapter 13 bankruptcy case				8,958.00	8,958.00
		VALUE \$					
ACCOUNT NO. Gaston County Clerk Of Court File 12-CVS-1043 325 N. Marietta St. Gastonia, NC 28052		Assignee or other notification for: Alliance Bank & Trust					
		VALUE \$					
ACCOUNT NO. 3363 Bank Of America Bankruptcy Dept. Dept. NC4-105-03-14 P.O. Box 26012 Greensboro, NC 27420	X	1st d/t on debtor's FL condo; mo pymt \$1,804.49; int rate 8.25% variable; mtg balance subject of pending foreclosure/litigation			X	226,981.00	113,081.00
		VALUE \$ 113,900.00					
ACCOUNT NO. Bank Of America Home Loans P.O. Box 5170 Simi Valley, CA 93062-5170		Assignee or other notification for: Bank Of America Bankruptcy Dept.					
		VALUE \$					
ACCOUNT NO. Shapiro, Fishman & Gache, LLP 2424 N. Federal Hwy, Suite 360 Boca Raton, FL 33431		Assignee or other notification for: Bank Of America Bankruptcy Dept.					
		VALUE \$					
Sheet no. <u>1</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page) \$ 235,939.00	\$ 122,039.00
Total (Use only on last page)						\$	\$

(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. St. Lucie County Clerk Of Court Case #562012CA000586 P.O. Box 700 Ft. Pierce, FL 34954		Assignee or other notification for: Bank Of America Bankruptcy Dept. VALUE \$					
ACCOUNT NO. 3363 Bank Of America Home Loans P.O. Box 5170 Simi Valley, CA 93062-5170	J	1st mtg arrears on FL condo thru Dec 2014; disputed and to be determined by decision in pending litigation; no payment under plan VALUE \$			X	76,022.00	76,022.00
ACCOUNT NO. 0893 Bank Of The Ozarks P.O. Box 168 Shelby, NC 28151-0168		Judgment lien entered on 6.1.12 VALUE \$				39,375.00	39,375.00
ACCOUNT NO. Cleveland County Clerk Of Court File 12-CVS-448 100 Justice Place Shelby, NC 28150		Assignee or other notification for: Bank Of The Ozarks VALUE \$					
ACCOUNT NO. 2365 Bank Of The Ozarks P.O. Box 168 Shelby, NC 28151-0168		Judgment lien entered 10.16.12; to avoid as lien invalid as obtained in violation of the automatic stay during previous Chapter 13 bankruptcy case VALUE \$				228,142.71	228,142.71
ACCOUNT NO. Gaston County Clerk Of Court File 12-CVS-1110 325 N. Marietta St. Gastonia, NC 28052		Assignee or other notification for: Bank Of The Ozarks VALUE \$					
Sheet no. <u>2</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page) \$ 343,539.71	\$ 343,539.71
Total (Use only on last page)						\$	\$

(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0162 Bank Of The Ozarks P.O. Box 168 Shelby, NC 28151-0168		1st d/t on properties owned by Walker & Dimmer; debtor has a limited personal guaranty of \$200,000 VALUE \$ 664,032.00			X	448,000.00	
ACCOUNT NO. 1992 Citizens South Bank P.O. Box 2249 Gastonia, NC 28053-2249	X J	1st d/t on 229 Delview Drive; mo pymt \$720.59; to pay direct as non-residential mortgaeg debt VALUE \$ 147,665.00				162,292.00	14,627.00
ACCOUNT NO. Cleveland County Clerk Of Court File 12-SP-838 100 Justice Place Shelby, NC 28150		Assignee or other notification for: Citizens South Bank VALUE \$					
ACCOUNT NO. Wesley Deaton, Esq. Pendleton Pendleton & Deaton PA P.O. Box 2459 Denver, NC 28037		Assignee or other notification for: Citizens South Bank VALUE \$					
ACCOUNT NO. 1992 Citizens South Bank P.O. Box 2249 Gastonia, NC 28053-2249		1st mtg arrears on 229 Delview Dr. to be paid thru plan VALUE \$ 147,665.00				12,051.48	
ACCOUNT NO. H & S Lumber Co. 4115 Monroe Rd. Charlotte, NC 28205		Judgment lien entered on 5.1.10 for \$10,136; partially paid VALUE \$ 900.00				900.00	
Subtotal (Total of this page)						\$ 623,243.48	\$ 14,627.00
Total (Use only on last page)						\$	\$

Sheet no. 3 of 6 continuation sheets attached to
Schedule of Creditors Holding Secured Claims(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Wake County Clerk Of Court File 10-CVS-0032 P.O. Box 351 Raleigh, NC 27602-0351		Assignee or other notification for: H & S Lumber Co.					
		VALUE \$					
ACCOUNT NO. 0838 Hometrust Bank P.O. Box 10 Asheville, NC 28802-0010	J	Debtor believes this debt may have been satisfied and corporation currently building on this lot on Webb Rd.				18,437.00	18,437.00
		VALUE \$					
ACCOUNT NO. 2322 Hometrust Bank P.O. Box 10 Asheville, NC 28802-0010	J	1st d/t on 121 Marcella Drive; mo pymt \$436.59; int rate 6.5%; paid direct as non-residential mortgage debt				62,242.00	
		VALUE \$ 142,377.00					
ACCOUNT NO. 9770 Hometrust Bank P.O. Box 950 Asheville, NC 28802-0950	J	1st d/t on 996 Junius; mo pymt \$212.90; to be paid direct as non-residential mortgage debt and deeded in corporate name				30,397.00	
		VALUE \$ 88,833.00					
ACCOUNT NO. 0837 Hometrust Bank P.O. Box 10 Asheville, NC 28802-0010	X	1st d/t on residence; mo pymt \$1,077; int rate 4.25%				194,900.00	
		VALUE \$ 222,697.00					
ACCOUNT NO. 2322 Hometrust Bank P.O. Box 10 Asheville, NC 28802-0010		Mtg arrears on 121 Marcella Dr thru Nov 2012 to be paid thru plan				1,480.53	
		VALUE \$ 142,377.00					
Sheet no. <u>4</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page) \$ 307,456.53	\$ 18,437.00
(Use only on last page)						Total \$	\$

(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1885 Park Sterling Bank P.O. Box 2249 Gastonia, NC 28053-2249		1st d/t on 1804 David Drive; mo pymt \$679.62; int rate 6.5%; to pay direct as non-residential VALUE \$ 112,407.00				91,865.77	
ACCOUNT NO. Cleveland County Clerk Of Court File 14-SP-284 100 Justice Place Shelby, NC 28150		Assignee or other notification for: Park Sterling Bank VALUE \$					
ACCOUNT NO. Wesley Deaton, Esq. Pendleton Pendleton & Deaton PA P.O. Box 2459 Denver, NC 28037		Assignee or other notification for: Park Sterling Bank VALUE \$					
ACCOUNT NO. 1885 Park Sterling Bank P.O. Box 2249 Gastonia, NC 28053-2249		Mtg arrears on 1804 David Dr. thru Dec 2014 to be paid thru plan VALUE \$ 112,407.00				8,992.92	
ACCOUNT NO. 6734 Santander Consumer USA Attn: Bankruptcy Dept. P.O. Box 560284 Dallas, TX 75356-0284		1s lien on 2009 Chevy Colorado; purchased July 2013; to pay in full with 5.25% in VALUE \$ 11,500.00				9,153.09	
ACCOUNT NO. 8799 Wells Fargo Bankruptcy Dept. One Home Campus Des Moines, IA 50328-1001		Arrears on Bud Black Rd thru Dec 2014 to be paid thru plan VALUE \$ 36,135.00				748.58	
Sheet no. 5 of 6 continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page) \$ 110,760.36 \$	
						Total (Use only on last page) \$ \$	

(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 8799 Wells Fargo Home Equity MAC B6955-01B P.O. Box 31557 Billings, MT 59107-1557	X	1st d/t on 205 Bud Black; mo pymt \$374.29; int rate 8%; direct as non- residential mortgage debt VALUE \$ 36,135.00				10,978.02	
ACCOUNT NO. Freddie Mac 8200 Jones Branch Dr. McLean, VA 22102-3110		Assignee or other notification for: Wells Fargo Home Equity VALUE \$					
ACCOUNT NO.		 VALUE \$					
ACCOUNT NO.		 VALUE \$					
ACCOUNT NO.		 VALUE \$					
ACCOUNT NO.		 VALUE \$					
ACCOUNT NO.		 VALUE \$					
Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors Holding Secured Claims	Subtotal (Total of this page)					\$ 10,978.02	\$
Total (Use only on last page)					\$ 1,670,930.75	\$ 529,308.71	

(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☒ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3 continuation sheets attached

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Domestic Support Obligations**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Peggy Johnson 10 Vell Lane, Apt. D Weaverville, NC 28787		Ongoing distributive award of \$536.12 per month for a period of 15 years			X	8,500.00	8,500.00	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 1 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page)

Total
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total
(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$	8,500.00	\$	8,500.00	\$	
\$					
		\$		\$	

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 2502 Cleveland County Tax Collector P.O. Box 370 Shelby, NC 28151-0370	X J	2011 ad valorem taxes on 121 Marcella Dr				305.69	305.69	
ACCOUNT NO. 0253 Cleveland County Tax Collector P.O. Box 370 Shelby, NC 28151-0370	X J	2012 ad valorem taxes on 1800 David Dr.				1,282.63	1,282.63	
ACCOUNT NO. 2502 Cleveland County Tax Collector P.O. Box 370 Shelby, NC 28151-0370	X J	2012 ad valorem taxes on 121 Marcella Dr.				1,609.63	1,609.63	
ACCOUNT NO. 0253 Cleveland County Tax Collector P.O. Box 370 Shelby, NC 28151-0370	X J	2012 ad valorem taxes on 1804 David Dr				1,313.30	1,313.30	
ACCOUNT NO. 6381 Gaston County Tax Office P.O. Box 1578 Gastonia, NC 28053-1578	X J	2012 - 2014 ad valorem taxes on residence				9,670.42	9,670.42	
ACCOUNT NO. 5815 Gaston County Tax Office P.O. Box 1578 Gastonia, NC 28053-1578	X	Ad valorem taxes owed by Johnson & Associates Real Estate; to be paid direct by corporation				6,800.50	6,800.50	

Sheet no. 2 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal
(Totals of this page)

\$ 20,982.17 \$ 20,982.17 \$

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ \$

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 7385 Gaston County Tax Office P.O. Box 1578 Gastonia, NC 28053-1578	X	Ad valorem taxes owed by Carolina Home Company, Inc.; to be paid direct outside plan by corporation				12,404.38	12,404.38	
ACCOUNT NO. 8095 Gaston County Tax Office P.O. Box 1578 Gastonia, NC 28053-1578	X	Ad valorem taxes owed by Walker & Dimmer; to be paid direct by corporation				5,871.04	5,871.04	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 3 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal
(Totals of this page)

\$ 18,275.42 \$ 18,275.42 \$

Total

\$ 47,757.59

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 47,757.59 \$

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1002 American Express Travel Related Services P.O. Box 53800 Phoenix, AZ 85072-3800		Credit service - disputed as to the amount of late fees, over limit fees, interest rate, late charges or any other additional fees or charges				51,575.62
ACCOUNT NO. Becket & Lee, LLP P.O. Box 3001 Malvern, PA 19355-0701		Assignee or other notification for: American Express Travel Related Services				
ACCOUNT NO. 5789 Bank Of America Bankruptcy Dept. Dept. NC4-105-03-14 P.O. Box 26012 Greensboro, NC 27420		Overdraft on checking account				349.34
ACCOUNT NO. 2418 BB&T P.O. Box 1626 Wilson, NC 27894-1626		Credit service - disputed as to the amount of late fees, over limit fees, interest rate, late charges or any other additional fees or charges				1,275.73

3 continuation sheets attached

Subtotal
(Total of this page) \$ 53,200.69

Total
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5391 BB&T Bankcard Service Center P.O. Box 698 Wilson, NC 27894-0698		Credit service - disputed as to the amount of late fees, over limit fees, interest rate, late charges or any other additional fees or charges				20,586.54
ACCOUNT NO. 0120 BB&T Bankruptcy Section 100-70-01-51 P.O. Box 1847 Wilson, NC 27894-1847		Credit service - disputed as to the amount of late fees, over limit fees, interest rate, late charges or any other additional fees or charges				19,202.00
ACCOUNT NO. 5171 BB&T Bankruptcy Section 100-70-01-51 P.O. Box 1847 Wilson, NC 27894-1847	X	Credit service - disputed as to the amount of late fees, over limit fees, interest rate, late charges or any other additional fees or charges				15,746.75
ACCOUNT NO. 0051 BB&T Bankruptcy Section 100-70-01-51 P.O. Box 1847 Wilson, NC 27894-1847		Personal guaranty for debt of Johnson & Associates				71,271.14
ACCOUNT NO. 1047 BB&T Bankruptcy Section 100-70-01-51 P.O. Box 1847 Wilson, NC 27894-1847		Personal guaranty for debt of Johnson & Associates				318,486.12
ACCOUNT NO. 1121 Capital One Bank (USA), NA P.O. Box 30281 Salt Lake City, UT 84130-0281		Credit service - disputed as to the amount of late fees, over limit fees, interest rate, late charges or any other additional fees or charges				1,087.00
ACCOUNT NO. Capital One Bank (USA), NA P.O. Box 85520 Richmond, VA 23285		Assignee or other notification for: Capital One Bank (USA), NA				

Sheet no. 1 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) \$ **446,379.55**(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)
Total
\$

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2058 Discover Financial Services, LLC P.O. Box 15316 Wilmington, DE 19850		Credit service - disputed as to the amount of late fees, over limit fees, interest rate, late charges or any other additional fees or charges				12,750.35
ACCOUNT NO. 6750 First Citizens Bank & Trust Co. P.O. Box 25187 Raleigh, NC 27611-5187		Credit service - disputed as to the amount of late fees, over limit fees, interest rate, late charges or any other additional fees or charges				1,886.00
ACCOUNT NO. 425 First National Bank P.O. Box 168 Shelby, NC 28151-0168		Credit service - disputed as to the amount of late fees, over limit fees, interest rate, late charges or any other additional fees or charges				11,806.00
ACCOUNT NO. 416 First National Bank P.O. Box 168 Shelby, NC 28151-0168						0.00
ACCOUNT NO. 0837 Hometrust Bank P.O. Box 10 Asheville, NC 28802-0010	J	Former d/t on David Drive; poss deficiency balance				13,803.00
ACCOUNT NO. 7404 LVNV Funding, LLC P.O. Box 10587 Greenville, SC 29603-0587		Credit service - disputed as to the amount of late fees, over limit fees, interest rate, late charges or any other additional fees or charges				101.64
ACCOUNT NO. 795 Medicredit Corporation P.O. Box 580381 Charlotte, NC 28258-0381		Medical bill				198.00

Sheet no. 2 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) \$ **40,544.99**(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)
Total
\$

IN RE Johnson, Robert RayCase No. 14-32068

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. OneWest Bank 888 E. Walnut St. Pasadena, CA 91101	X J	1st d/t Cameo Drive properties which were sold at a loss				0.00
ACCOUNT NO. 953 Spartan Financial Services 13730 S. Point Blvd. Charlotte, NC 28273		Medical bill				309.00
ACCOUNT NO. Wells Fargo Bankruptcy Dept. 1 Home Campus #2303 01A Des Moines, IA 50328-0001		Personal guaranty for business loan				60,347.02
ACCOUNT NO. Ashley A. Edwards, Esq. Parker Poe Adams & Bernstein LLP 401 S. Tryon St, Suite 3000 Charlotte, NC 28202		Assignee or other notification for: Wells Fargo				
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 3 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) \$ **60,656.02**(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)
Total
\$ **600,781.25**

IN RE Johnson, Robert Ray Debtor(s) Case No. 14-32068 (If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Stacey P. Stallings 121 Marcella Dr. Kings Mountain, NC 28086	Debtor elects to assume Contract to Purchase executed on October 3, 2008; purchase price was \$144,000; \$80,000 was paid down on 121 Marcella Dr., with the balance of \$64,000 paid with 7.75% interest per annum with monthly payments to the debtor of \$458.50 for 360 months; buyer pays all taxes direct
Any Creditor With Arbitration Clause Provisions	Debtor specifically rejects any contractual provisions relating to claim arbitration for any debts as indicated in the schedules attached hereto and incorporated herein by reference

IN RE Johnson, Robert RayCase No. 14-32068

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Jerry Bowen P.O. Box 502 Bessemer City, NC 28016	OneWest Bank 888 E. Walnut St. Pasadena, CA 91101
Peggy B. Johnson 10 Dell Lane, Apt. B Weaverville, NC 28787	Gaston County Tax Office P.O. Box 1578 Gastonia, NC 28053-1578
	Gaston County Tax Office P.O. Box 1578 Gastonia, NC 28053-1578
	Gaston County Tax Office P.O. Box 1578 Gastonia, NC 28053-1578
	Gaston County Tax Office P.O. Box 1578 Gastonia, NC 28053-1578
	Cleveland County Tax Collector P.O. Box 370 Shelby, NC 28151-0370
	Cleveland County Tax Collector P.O. Box 370 Shelby, NC 28151-0370
	Cleveland County Tax Collector P.O. Box 370 Shelby, NC 28151-0370
	Cleveland County Tax Collector P.O. Box 370 Shelby, NC 28151-0370
	Bank Of America Bankruptcy Dept. Dept. NC4-105-03-14 P.O. Box 26012 Greensboro, NC 27420
	Citizens South Bank P.O. Box 2249 Gastonia, NC 28053-2249
	Wells Fargo Home Equity MAC B6955-01B P.O. Box 31557 Billings, MT 59107-1557
	BB&T Bankruptcy Section

IN RE Johnson, Robert Ray

Debtor(s)

Case No. 14-32068

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	100-70-01-51 P.O. Box 1847 Wilson, NC 27894-1847 Hometrust Bank P.O. Box 10 Asheville, NC 28802-0010

Fill in this information to identify your case:Debtor 1 **Robert Ray Johnson**
First Name Middle Name Last NameDebtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of North Carolina, Charlotte Division

Case number **14-32068**
(if known)

Check if this is:

☐ An amended filing☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 6I**Schedule I: Your Income****12/13**

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status
☒ Employed
☐ Not employed

☐ Employed
☐ Not employed
Occupation**Owner/President****Employer's name****Johnson Real Estate Group, Inc****Employer's address****611 E. Academy St.**

Number Street

Number Street

Cherryville, NC 28021

City State ZIP Code

City State ZIP Code

How long employed there? **15 years****Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2.

\$ **4,333.33**

\$

3. Estimate and list monthly overtime pay.

3.

+ \$ **0.00**

+ \$

4. Calculate gross income. Add line 2 + line 3.

4.

\$ **4,333.33**

\$

Debtor 1

Robert Ray Johnson

First Name

Middle Name

Last Name

Case number (if known) **14-32068**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... → 4.	\$ 4,333.33	\$ _____
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 1,237.15	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ _____
5e. Insurance	5e. \$ 0.00	\$ _____
5f. Domestic support obligations	5f. \$ 0.00	\$ _____
5g. Union dues	5g. \$ 0.00	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 1,237.15	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 3,096.18	\$ _____
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 3,208.50	\$ _____
8b. Interest and dividends	8b. \$ 0.00	\$ _____
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ _____
8d. Unemployment compensation	8d. \$ 0.00	\$ _____
8e. Social Security	8e. \$ 0.00	\$ _____
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	\$ 0.00	\$ _____
8g. Pension or retirement income	8g. \$ 0.00	\$ _____
8h. Other monthly income. Specify: Anticipated Employment Or P	8h. + \$ 1,000.00	+ \$ _____
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 4,208.50	\$ _____
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 7,304.68	\$ _____
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$ 0.00	\$ _____
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ 7,304.68	\$ 7,304.68
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: None		

Fill in this information to identify your case:

Debtor 1 Robert Ray Johnson

First Name Middle Name Last Name

Debtor 2 (Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of North Carolina, Charlotte Division

Case number 14-32068
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
☐ Yes. Does Debtor 2 live in a separate household?
☐ No
☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☒ No
☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes	4a. \$ <u>0.00</u>
4b. Property, homeowner's, or renter's insurance	4b. \$ <u>62.50</u>
4c. Home maintenance, repair, and upkeep expenses	4c. \$ <u>150.00</u>
4d. Homeowner's association or condominium dues	4d. \$ <u>0.00</u>

Debtor 1

Robert Ray Johnson

First Name

Middle Name

Last Name

Case number (if known) **14-32068**

	Your expenses
5. Additional mortgage payments for your residence , such as home equity loans	5. \$ <u>0.00</u>
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>500.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>75.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>69.00</u>
6d. Other. Specify: <u>See Schedule Attached</u>	6d. \$ <u>169.00</u>
7. Food and housekeeping supplies	7. \$ <u>450.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>150.00</u>
10. Personal care products and services	10. \$ <u>50.00</u>
11. Medical and dental expenses	11. \$ <u>140.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>350.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>100.00</u>
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>400.00</u>
15c. Vehicle insurance	15c. \$ <u>70.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: <u>Rental Home Mortgage Payments</u>	17c. \$ <u>2,211.09</u>
17d. Other. Specify: _____	17d. \$ _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>

Debtor 1

Robert Ray Johnson

First Name

Middle Name

Last Name

Case number (if known) **14-32068**

21. **Other.** Specify: **See Schedule Attached**

21. **+\$ 756.12**

22. **Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. **\$ 5,702.71**

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. **\$ 7,304.68**

23b. Copy your monthly expenses from line 22 above.

23b. **-\$ 5,702.71**

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. **\$ 1,601.97**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

None

IN RE Johnson, Robert Ray

Case No. 14-32068

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

Other Utilities	
Satellite TV	100.00
Internet Service	49.00
Security Alarm Monitoring	20.00
Other Expenses	
Lawn Maintenance	120.00
EDO Payment To Former Spouse	536.12
Food At Work	100.00

RENTAL INCOME AND EXPENSES

Property address	Monthly rental	Mortgage payment
205 Bud Black Rd.	\$650.00	\$374.29
121 Marcella Drive	\$458.50	\$436.59
1804 David Drive	\$850.00	\$679.62
229 Delview Drive	\$1,250.00	\$720.59
Totals	\$3,208.50	\$2,211.09

IN RE Johnson, Robert Ray

Debtor(s)

Case No. 14-32068

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 34 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: January 6, 2015 Signature: /s/ Robert Ray Johnson
Robert Ray Johnson

Debtor

Date: _____ Signature: _____
(Joint Debtor, if any)
[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Case No. **14-32068**

Johnson, Robert Ray

Chapter **13**

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

52,000.00 2014 YTD Employment income from Johnson Real Estate Group, Inc.

48,000.00 2013 Employment income from Johnson Real Estate

2. Income other than from employment or operation of business

- None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3,000.00 2014 Estimated personal rental income

3,000.00 2013 Estimated personal rentals income

3. Payments to creditors

Complete a. or b., as appropriate, and c.

- None ☐ **a. Individual or joint debtor(s) with primarily consumer debts:** List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Discover Card	Aug - Oct 2012	711.00	12,725.00
P.O. Box 3025			
New Albany, OH 43054			

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
In the Matter of the Foreclosure of the Deed of Trust of Robert R. Johnson and wife, Peggy B. Johnson 12-SP-335	Foreclosure	Cleveland County Superior Court	Pending
Bank of America, National Association, Successor by Merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP Case #562012CA000586	Civil Action Summons & Complaint	Circuit Court of the 19th Judicial Circuit of Florida, in and for Saint Lucie County	Pending
Peggy Black Johnson vs. Robert Ray Johnson	Civil Summons & Complaint for Absolute Divorce	Buncombe County District Court	Absolute Divorce Granted In September 2013

Per terms of divorce, the debtor's former wife conveyed and released all rights, title and interest in all of the jointly owned real properties. Debtor has not had the funds to properly record the conveyances to date.

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Gardner Law Offices, PLLC 320-1 E. Graham St. Shelby, NC 28150	Dec 2014	\$310 Chapter 13 filing fee \$1,189 attorney fee \$30 amendment fee
GreenPath, Inc. 36500 Corporate Dr. Farmington Hills, MI 48331	Dec 2014	\$25 credit counseling fee

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Steven Pruitt 805 Dark Ridge Rd. Sylva, NC 28779 none	6.13.03	Real properties of Sun Properties, LLC at 2129 Cameo Dr and adjoining lot sold for a loss

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank Of America P.O. Box 45224 Jacksonville, FL 32232-5224	Johnson & Assoc checking account 2011	
Business checking account was closed to open DIP account upon filing of Chapter 11		

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Johnson & Associates Real Estate, Inc	56-2034612	611 E. Academy St. Cherryville, NC 28021	New home construction	6.2.97 - present
Carolina Home Company, Inc.	27-3868866	611 E. Academy St.	Rental	11.5.10 - present

Walker & Dimmer Enterprises, LLC	46-1264236	Cherryville, NC 28021 611 E. Academy St. Cherryville, NC 28021	properties Rental properties & town home development company	6.7.02 - present
Sun Properties, LLC	27-01000008	P.O. Box 502 Bessemer City, NC 28016	Rental properties	4.23.04 - 2013
Bowen Rentals, LLC		P.O. Box 502 Bessemer City, NC 28016	Rental properties	10.24.03 - 2012
All real estate has been foreclosed				
Crestview Ventures, Inc.		611 E. Academy St. Cherryville, NC 28021	Rental properties	5.11.09 - 2012
Johnson Real Estate Group, Inc.	46-1761797	611 E. Academy S. Cherryville, NC 28021-0000	New home construcion	

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Miller Sherrill Blake Eagle CPA PA	approx 2002 - 2013
P.O. Box 3026	
Shelby, NC 28151-3026	
Gale S. Elmore, CPA	2013 - present
201 S. Washington St., Ste 101	
Shelby, NC 28150	

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME AND ADDRESS
Carolyn Verley
611 E. Academy St.
Cherryville, NC 28021

None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within the **two years** immediately preceding the commencement of this case.

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
Robert Ray Johnson 123 Stonewood Estate Dr. Cherryville, NC 28021	president	100% stock in Johnson & Associates Real Estate, Inc.
Robert Ray Johnson 123 Stonewood Estate Dr. Cherryville, NC 28021	President	100% stock in Carolina Home Co., Inc.
Robert Ray Johnson 123 Stonewood Estate Dr. Cherryville, NC 28021	Member-Manager	50% stock in Walker & Dimmer
Larry Walker	Member	50% stock in Walker & Dimmer
Due to recent large payment of \$400,000 by Mr. Walker his interest may be larger than the current listed		
Robert Ray Johnson 123 Stonewood Estate Dr. Cherryville, NC 28021	Member-Manager	100% stock ownership in Johnson Real Estate Group, Inc.

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: January 6, 2015 Signature /s/ Robert Ray Johnson
of Debtor **Robert Ray Johnson**

Date: _____ Signature _____
of Joint Debtor
(if any)

_____ **0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

IN RE: _____ Case No. **14-32068**
Johnson, Robert Ray _____ Chapter **13**
Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: **January 6, 2015** _____ Signature: **/s/ Robert Ray Johnson** _____
Robert Ray Johnson Debtor

Date: _____ Signature: _____
Joint Debtor, if any

Johnson, Robert Ray
123 Stonewood Estates Dr.
Cherryville, NC 28021

Alliance Bank & Trust
P.O. Box 1099
Gastonia, NC 28053

Capital One Bank (USA), NA
P.O. Box 85520
Richmond, VA 23285

Gardner Law Offices, PLLC
320-1 E. Graham St.
Shelby, NC 28150-0000

American Express Travel Related Services
P.O. Box 53800
Phoenix, AZ 85072-3800

Capital One Bank (USA), NA
P.O. Box 30281
Salt Lake City, UT 84130-0281

IRS
P.O. Box 21126
Philadelphia, PA 19114

Ashley A. Edwards, Esq.
Parker Poe Adams & Bernstein LLP
401 S. Tryon St, Suite 3000
Charlotte, NC 28202

Citizens South Bank
P.O. Box 2249
Gastonia, NC 28053-2249

NC Department Of Revenue
P.O. Box 25000
Raleigh, NC 27640-0002

Bank Of America Bankruptcy Dept.
Dept. NC4-105-03-14
P.O. Box 26012
Greensboro, NC 27420

Cleveland County Clerk Of Court
File 12-SP-838
100 Justice Place
Shelby, NC 28150

NC Dept Of Revenue
P.O. Box 1168
Raleigh, NC 27602

Bank Of America Home Loans
P.O. Box 5170
Simi Valley, CA 93062-5170

Cleveland County Clerk Of Court
File 12-CVS-448
100 Justice Place
Shelby, NC 28150

U.S. Attorney's Office
Room 207 US Courthouse
100 Otis St.
Asheville, NC 28801

Bank Of The Ozarks
P.O. Box 168
Shelby, NC 28151-0168

Cleveland County Clerk Of Court
File 14-SP-284
100 Justice Place
Shelby, NC 28150

US Attorney's Office
Suite 1700 Carillon Building
227 W. Trade St.
Charlotte, NC 28202

BB&T
P.O. Box 1626
Wilson, NC 27894-1626

Cleveland County Tax Collector
P.O. Box 370
Shelby, NC 28151-0370

84 Lumber Company LP
1019 Rte 519
Eighty-Four, PA 15330

BB&T Bankcard Service Center
P.O. Box 698
Wilson, NC 27894-0698

Discover Financial Services, LLC
P.O. Box 15316
Wilmington, DE 19850

84 Lumber Company LP
c/o Gordon & Rees, LLP
707 Grant St., Suite 3800
Pittsburgh, PA 15219

BB&T Bankruptcy Section
100-70-01-51
P.O. Box 1847
Wilson, NC 27894-1847

First Citizens Bank & Trust Co.
P.O. Box 25187
Raleigh, NC 27611-5187

Allegheny County Clerk Of Court
Room 115 Courthouse/Case AR12002726
436 Grant St.
Pittsburgh, PA 15219

Becket & Lee, LLP
P.O. Box 3001
Malvern, PA 19355-0701

First National Bank
P.O. Box 168
Shelby, NC 28151-0168

Freddie Mac
8200 Jones Branch Dr.
McLean, VA 22102-3110

Medicredit Corporation
P.O. Box 580381
Charlotte, NC 28258-0381

St. Lucie County Tax Collector
2300 Virginia Ave.
Ft. Pierce, FL 34982

Gaston County Clerk Of Court
File 12-CVS-3097
325 N. Marietta St.
Gastonia, NC 28052

OneWest Bank
888 E. Walnut St.
Pasadena, CA 91101

Stacey P. Stallings
121 Marcella Dr.
Kings Mountain, NC 28086

Gaston County Clerk Of Court
File 12-CVS-1043
325 N. Marietta St.
Gastonia, NC 28052

Park Sterling Bank
P.O. Box 2249
Gastonia, NC 28053-2249

Wake County Clerk Of Court
File 10-CVS-0032
P.O. Box 351
Raleigh, NC 27602-0351

Gaston County Clerk Of Court
File 12-CVS-1110
325 N. Marietta St.
Gastonia, NC 28052

Peggy B. Johnson
10 Dell Lane, Apt. B
Weaverville, NC 28787

Wells Fargo
Bankruptcy Dept.
One Home Campus
Des Moines, IA 50328-1001

Gaston County Tax Office
P.O. Box 1578
Gastonia, NC 28053-1578

Peggy Johnson
10 Vell Lane, Apt. D
Weaverville, NC 28787

Wells Fargo
Bankruptcy Dept.
1 Home Campus #2303 01A
Des Moines, IA 50328-0001

H & S Lumber Co.
4115 Monroe Rd.
Charlotte, NC 28205

Putnam County Tax Collector
P.O. Box 1339
Palatka, FL 32178-1339

Wells Fargo Home Equity
MAC B6955-01B
P.O. Box 31557
Billings, MT 59107-1557

Hometrust Bank
P.O. Box 10
Asheville, NC 28802-0010

Santander Consumer USA
Attn: Bankruptcy Dept.
P.O. Box 560284
Dallas, TX 75356-0284

Wesley Deaton, Esq.
Pendleton Pendleton & Deaton PA
P.O. Box 2459
Denver, NC 28037

Hometrust Bank
P.O. Box 950
Asheville, NC 28802-0950

Shapiro, Fishman & Gache, LLP
2424 N. Federal Hwy, Suite 360
Boca Raton, FL 33431

Jerry Bowen
P.O. Box 502
Bessemer City, NC 28016

Spartan Financial Services
13730 S. Point Blvd.
Charlotte, NC 28273

LVNV Funding, LLC
P.O. Box 10587
Greenville, SC 29603-0587

St. Lucie County Clerk Of Court
Case #562012CA000586
P.O. Box 700
Ft. Pierce, FL 34954